

**In the Claims:**

98. (Previously Amended) A system, comprising:

a server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a conditional purchase offer including an offer price from a customer utilizing said web page for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmit a rejection of said conditional purchase offer to the customer; and

take an action to deter the customer from submitting multiple conditional purchase offers for said goods or services, wherein said action includes limiting additional conditional purchase offers containing a progressively increasing price.

99. (Previously Presented) The system of claim 98, wherein said conditional purchase offer includes an expiration date.

100. (Previously Presented) The system of claim 98, wherein said seller inventory and pricing information includes seller-defined rules.

**101.** (Previously Presented) The system of claim 98, wherein the customer accesses said web page using a web browser.

**102.** (Previously Presented) The system of claim 98, wherein the customer accesses said web page which displays an electronic form containing a number of blanks to be filled out by the customer, the blanks representing conditions of the conditional purchase offer.

**103.** (Previously Presented) The system of claim 98, wherein said financial account is a debit account.

**104.** (Previously Presented) The system of claim 98, wherein said financial account is a credit account.

**105.** (Previously Presented) The system of claim 98, wherein said processor is further operative with said program to pre-authorize said offer price of said conditional purchase offer with a financial clearinghouse.

**106.** (Previously Presented) The system of claim 98, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

**107.** (Previously Presented) The system of claim 98, wherein said processor is further operative with said program to authenticate said conditional purchase offer prior to consideration thereof.

**108.** (Previously Presented) The system of claim 107, wherein authentication of said conditional purchase offer includes acceptance of a customer credit card number.

**109.** (Cancelled)

**110.** (Previously Presented) The system of claim 98, wherein said action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.

**111.** (Previously Presented) The system of claim 98 wherein said processor is operative with said program to compare said conditional purchase offer with seller inventory and pricing information by accessing information in at least one of: a computer reservation system and an airline reservation system.

**112-137** (Withdrawn)

**138.** (Previously Amended) A system, comprising:

a server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a first conditional purchase offer including an offer price from a customer utilizing said web page for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted;

compare said first conditional purchase offer with seller inventory and pricing information to determine if said first conditional purchase offer is acceptable;

if said first conditional purchase offer is unacceptable, transmit a rejection of said first conditional purchase offer to the customer; and

take an action to deter the customer from submitting a second conditional purchase offer with an increased offer price for said goods or services within a predetermined

period of time after transmitting a rejection of said first conditional purchase offer, wherein said action includes limiting additional conditional purchase offers containing a progressively increasing price.

**139.** (Previously Presented) The system of claim 138, wherein said seller inventory and pricing information includes seller-defined rules.

**140.** (Previously Presented) The system of claim 138, wherein the customer accesses said web page using a web browser.

**141.** (Previously Presented) The system of claim 138, wherein the customer accesses said web page which displays an electronic form containing a number of blanks to be filled out by the customer, the blanks representing conditions of the first conditional purchase offer.

**142.** (Previously Presented) The system of claim 138, wherein said financial account is a debit account.

**143.** (Previously Presented) The system of claim 138, wherein said financial account is a credit account.

**144.** (Previously Presented) The system of claim 138, wherein said payment for said goods or services is guaranteed.

**145.** (Previously Presented) The system of claim 138, wherein said processor is further configured to authenticate said first conditional purchase offer prior to consideration thereof.

**146.** (Previously Presented) The system of claim 138, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

**147.** (Previously Presented) The system of claim 138, wherein said processor is operative with said program to compare said first conditional purchase offer with seller inventory and pricing

information by accessing information in at least one of: a computer reservation system and an airline reservation system.